

IN THE CLAIMS

Please substitute Claims 1, 13, 19, 26 and 27 with the following amended claims, and add new claims 28 through 36. Marked-up copies of the amended and new claims are included at the end of the amendment.

1. A system for determining eligibility of a participant in an insurance plan with respect to particular dental procedures performable by a dental care provider comprising:
 - at least one computer having at least one data storage means, at least one input means, and at least one output means;
 - data pertaining to at least one participant stored in at least one database on the data storage means of a first of said at least one computer wherein at least a portion of said data is not locally stored on said first computer;
 - means associated with the at least one computer for determining eligibility of the participant in real time;
 - said input means being associated with at least said first computer for inputting an inquiry requesting information pertaining to said particular dental procedure in order to access said participant data in real time and determine eligibility for said procedure in real time prior to providing said procedure without the need to send participant's data to said first computer from said data storage means in advance of said determination; and
 - means associated with the at least one computer for recording utilization of benefits by the dental provider in real time.

13. A method of providing information to dental care providers regarding a participant of an insurance plan of at least one carrier comprising the steps of:
 - determining eligibility of the participant comprising the steps of:
 - inputting identifier data pertaining to the participant on a first computer in the form of an inquiry in real time to at least one database containing participant data regarding a plurality of insurance carriers, wherein at least a portion of said participant data is stored remotely from said first computer;
 - searching for the identifier data in said participant data of said at least one database;
 - providing output in the form of participant data provided as a response to said inquiry in real time pertaining to the eligibility of the participant without the need to send the participant's data from the database in advance of said determination;
 - inputting a procedure code in real time to determine whether the procedure is covered by the participant's plan prior to performing the procedure; and
 - recording the utilization of benefits and claims in real time by way of a procedure by the dental care provider comprising the steps of:
 - inputting an identifier data pertaining to the participant; and,
 - inputting a performed procedure data.

19. A method for establishing a network for the administration of coverage to a dental care provider comprising the steps of:

- providing a plurality of computers;
- linking the computers to form a network;
- storing data pertaining to a participant and to a coverage plan pertaining to the participant on data storage means; and
- providing access to the data of the participant from at least one of the plurality of computers, to in turn, facilitate at least one of:
 - determining in real time the eligibility of the participant for a particular procedure prior to performing the procedure by both sending an inquiry for data of said participant and receiving a response to said inquiry in real time, at least a portion of which data is stored remotely from said computer, without the need to send said participant's data to said provider in advance of said determination; and
 - recording the utilization of participant benefits by the dental care provider in real time to form utilization records.

26. The method of claim 19 wherein said participant data may be directly accessed by multiple dental care providers simultaneously, without the need to send such participant data to said multiple providers in advance.

27. The system of Claim 1 wherein said eligibility determining means is capable of enabling multiple dental care providers to directly and simultaneously access participant data for said participant without the need to send such patient data to said multiple providers in advance.

28. A system for determining eligibility of a participant with respect to particular procedures performable by a dental care provider comprising:

- a first computer and a second computer, at least one of said first and second computers having at least one data storage means, at least one input means and at least one output means,
- participant data pertaining to said participant remotely stored in at least one database on said data storage means of said first computer,
- means associated with at least said second computer for determining eligibility of said participant in real time;
- said input means being associated with said second computer for inputting a particular procedure and formulating a query regarding eligibility of said participant to said participant data stored on said data storage means of said first computer in real time and cooperating with said means for determining eligibility so as to provide a reply to said eligibility query to said dental care provider in real time; and ,
- means associated with said first or second computer for recording utilization of benefits by the dental care provider in real time.

29. A method of providing information to dental care providers regarding the insurance eligibility of a participant for a dental procedure with respect to at least one insurance carrier comprising the steps of:

- determining eligibility of said participant comprising the steps of:

- inputting a query regarding eligibility of said participant containing identifier data pertaining to said participant with respect to a plurality of insurance carriers on a first computer;
- sending said query to at least one database having data of said plurality of insurance carriers regarding the participant stored therein and located at least in part on data storage means remote from said first computer;
- searching for the participant data responsive to said eligibility query in said participant data of said at least one database;
- providing output in the form of a response to said eligibility query in real time pertaining to the eligibility of said participant;
- inputting a procedure code as a query in real time to said at least one database to determine whether said procedure is covered by said participant's plan prior to performing said procedure; and
- receiving a response to said query in real time from said at least one database.

30. The method of Claim 29 further including the steps of:

- recording the utilization of benefits and claims in real time by way of said procedure by said dental care provider comprising the steps of:
- inputting an identifier data pertaining to said participant; and,
- inputting a performed procedure data.

31. A system for determining eligibility of a participant for particular dental procedures by a dental care provider with respect to at least one insurance carrier comprising:

- at least one computer having at least one input means and at least one output means,
- remote data storage means accessible by said at least one computer and containing at least one database comprising data pertaining to said participant stored thereon with respect to multiple insurance carriers;
- means associated with said at least one computer for determining eligibility of said participant in real time;
- said input means being associated with said at least one computer for inputting said particular procedure and formulating a query regarding eligibility of said participant to said at least one remote database in real time and cooperating with said means for determining eligibility so as to provide a reply to said eligibility query from said remote database to said provider in real time without the need to pre-register the participant with said provider and without sending said participant's data to said provider in advance of the eligibility query; and
- means associated with said at least one computer for recording utilization of benefits by said dental care provider in real time.

32. The invention according to Claim 31 wherein said means for determining eligibility of a particular participant can be accessed by a plurality of providers at the same time.

33. A method of providing information to dental care providers regarding the insurance eligibility and benefits of a participant with respect to at least one insurance carrier comprising the steps of:

- determining eligibility of said participant in real time comprising the steps of:
- inputting a query regarding eligibility of said participant containing identifier data pertaining to said participant;
- sending said query in real time to at least one remote database having data of said plurality of insurance carriers regarding said participant stored therein;
- searching for said participant data responsive to said eligibility query in said at least one remote database;
- providing output in the form of a response to said eligibility query in real time pertaining to said eligibility of said participant;
- inputting a procedure code in real time to determine whether the procedure is covered by said insurance carrier prior to performing the procedure; and
- receiving a response to said inputting of said procedure code in real time as to whether the procedure is covered by said insurance carrier.

34. The method of Claim 33 further comprising the steps of :

- recording the utilization of benefits and claims in real time by way of a procedure by said dental care provider comprising the steps of:
 - inputting an identifier data pertaining to said participant; and,
 - inputting a performed procedure data.

35. A system for determining eligibility of a participant with respect to the plan of a plurality of insurance carrier with respect to particular procedures performable by a dental care provider comprising:

- at least one computer, said computer having at least one input means and at least one output means;
- a data storage means operably associated with a first computer of said at least one computer;
- data pertaining to said participant with respect to said plurality of carriers stored in a database stored on said data storage means, said database being located remote from said first computer;
- means associated with said at least one computer for determining eligibility of said participant in real time, by both requesting information and receiving a response thereto regarding the eligibility of said participant from said remote database in real time, such that multiple providers can access said data of said participant simultaneously;
- wherein said provider can obtain customized participant data and can request additional participant data in real time;

- said input means is associated with said at least one computer for inputting a particular procedure in order to determine eligibility for said procedure prior to providing said procedure without the need to download said participant's data from said remote database to said computer in advance of said determination and regardless of whether the participant is pre-registered with said provider; and
- means associated with said at least one computer for recording utilization of benefits by said dental provider in real time.

36. A method of providing information to dental care providers regarding a participant of an insurance plan with respect to at least one insurance carrier comprising the steps of:
- determining eligibility of said participant by both requesting participant data in real time and receiving a response to said request in real time comprising the steps of:
 - having one of said dental care providers input identifier data pertaining to said participant on a first computer in the form of a request to at least one database containing participant data with respect to said at least one insurance carrier, at least a portion of said participant data being stored remotely from said first computer;
 - searching for the identifier data in said participant data of said at least one remote database;

- providing output as a response to said request to said dental care provider in the form of customized participant data provided in real time pertaining to the eligibility of said participant from said remote database without the need to download said participant's data from said database to said first computer in advance of said determination and regardless of whether the participant is pre-registered with said provider;
- inputting a procedure code to determine in real time whether the procedure is covered by the participant's plan prior to performing the procedure; and
- recording the utilization of benefits and claims in real time by way of a procedure by the dental care provider comprising the steps of:
 - inputting an identifier data pertaining to said participant; and,
 - inputting a performed procedure data.

REMARKS

Applicant and its counsel hereby thank the Examiner for taking the time to meet with them in person on August 20, 2002. In furtherance of the matters discussed at that Interview, to more clearly describe the invention, Claims 1, 13, 19, 26 and 27 have been amended, and new Claims 28 through 36 have been added. Applicant has addressed every ground for rejection in the Office Action dated July 12, 2002 and, in view of the Examiner's comments from the Interview of August 20, 2002, believes that the Application is now in condition for allowance.

Claims 1-12 and 26-27 stand rejected under 35 USC Section 112, second paragraph, as being indefinite. Applicant has amended Claims 1, 26 and 27 to clarify these claims. Specifically, Claim 1 has been amended to remove any mention of "means